

Report Details

Report ID: 123456FAP

Date: 01/01/2020

Grid Reference:
E: 123456 | N: 123456

Report Reference:
Sample Ref

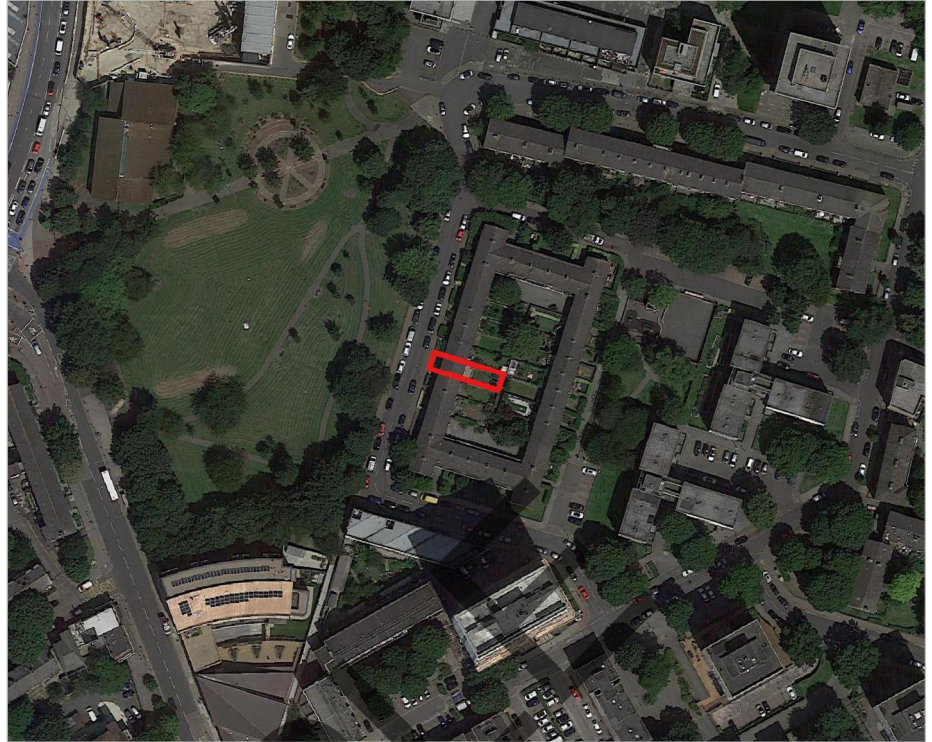
Requested by:
Sample Client

Current Use: Residential

Proposed Use:
Residential



FCI Flood Appraisal Residential



Report on:
Sample Site, Street, Town, County, UK

Working in collaboration with

ASHFIELD
— SOLUTIONS GROUP —

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Ashfield Flood Risk Director

A Jones

Peer Review:
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FCI Operations & Compliance Director

P Andrews



Professional Opinion Summary

Flood

PASS

Based upon the review of detailed information within this FCI Flood Appraisal, this professional opinion concludes that the Further Action identified within the initial FCI Premium Residential search report (Ref: 123456) has been sufficiently investigated and the subject Property can now be considered to be at an acceptably low level of risk.

This summary should be read in conjunction with the full assessment in the following pages of this report, along with any recommendations made.

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1.0 Context

The FCI Premium Residential is a modular environmental search report, which includes a 'Flood' section relating to plausible flood risk originating from natural or man-made water sources. The report's Professional Opinion results in a 'Further Action' if a potential Property-specific risk is identified, and further investigation is required.

The Professional Opinion of the FCI Premium Residential Report (Ref: **123456**) advised further action in relation to flood risk. This was due to the identification of unresolved risk from surface water flooding, which is usually associated with high rainfall. As such, FCI has been instructed to complete a Flood Appraisal report. The **FCI Flood Appraisal** contains a more detailed desktop evaluation of the Property and an enhanced analysis of site and local-area specific data relating to flood risk. The Flood Appraisal offers a revised Professional Opinion where the information reviewed suggests an appropriate reduction in the level of risk. The Professional Opinion given in this report has been independently verified through a collaboration with Ashfield Solutions Group Limited.

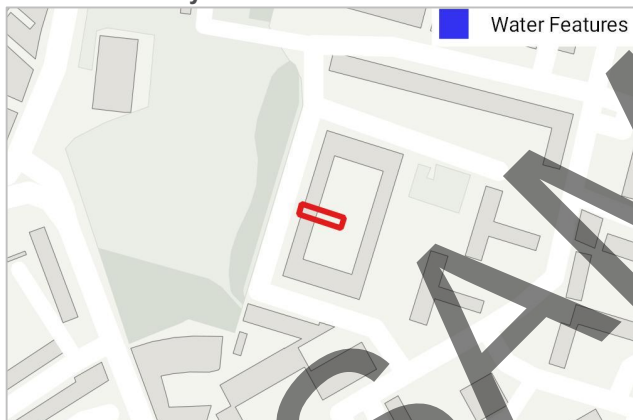


2.0 Data Review

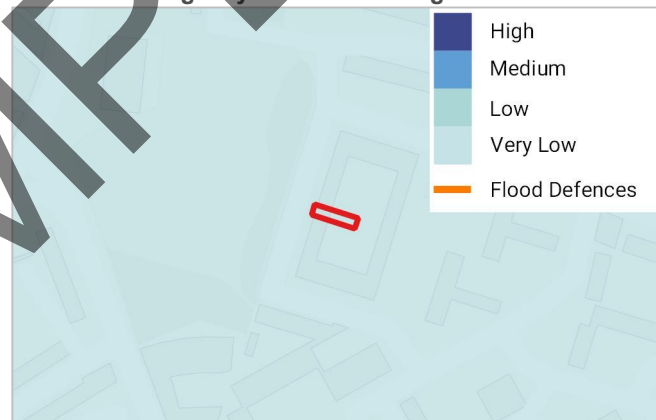
2.1 Flood Mapping Overview

The following maps provide an overview of the Property's proximity to local surface water features as well as any consequential flood risk that may exist within or near to the boundary. Building upon the information within the initial environmental search, these maps, as well as further local area information, have been reviewed to establish a greater understanding of the flood risk to the Property.

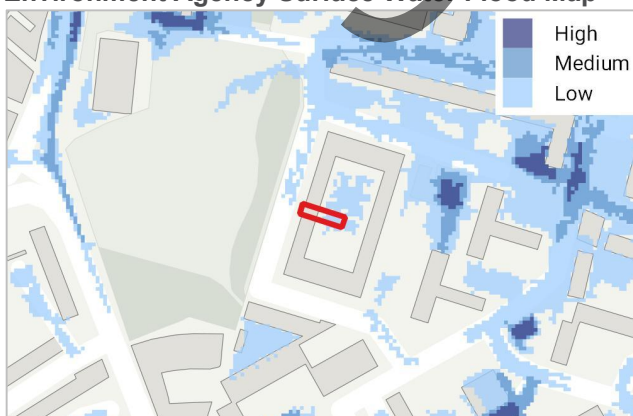
Ordnance Survey Local Surface Water Features



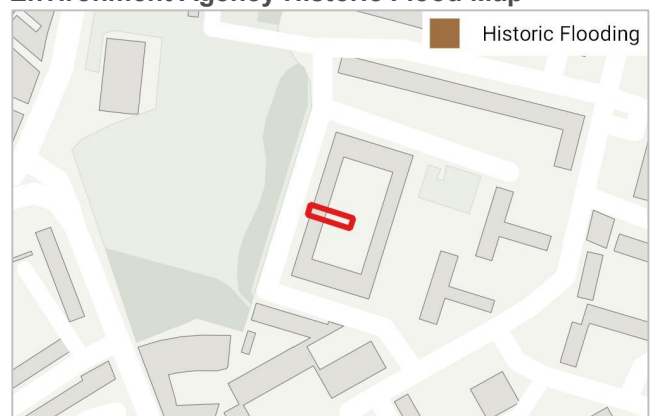
Environment Agency Risk of Flooding from Rivers & Sea



Environment Agency Surface Water Flood Map

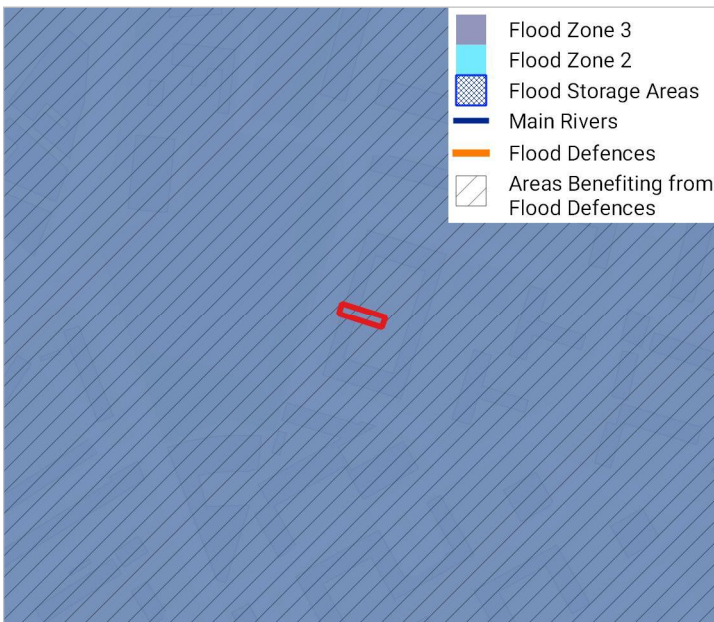


Environment Agency Historic Flood Map



2.2 River and Sea Flood Mapping Analysis

River flooding has been identified to potentially affect the Property, as identified within the Environment Agency Risk of Flooding from Rivers and Sea (RoFRS) mapping in Section 2.1. The following map (Environment Agency Flood Map for Planning) further details the extent of this risk, and whether the property benefits from any formal defences.



When ignoring the presence of all flood defences, risk from this source can be regarded as High due to the Property being located within an Environment Agency defined Flood Zone 3 (defined as areas having a greater than 1% annual probability of flooding). However, the Property is located within an area which benefits from the Thames Estuary flood defence scheme (TE2100). This scheme serves this Property location as well as the greater London area. At this location, these defences reduce the risk to 'Very Low', as seen within Section 2.1 (Risk of Flooding from Rivers and Sea). The TE2100 scheme intends to maintain a standard of protection against flooding that equates to a 1 in 1000 year event, with its effectiveness into the future reviewed every five years.

2.3 Surface Water Flood Mapping Analysis

In reviewing the risk, additional surface water flood modelling from the Environment Agency has been utilised. The following depth/extent maps provide further indication of the severity of the risk.

High Risk

Medium Risk

Low Risk



The risk from surface water flooding is only seen to encroach the rear of the Property. The severity of risk is seen to be low, and the associated depths within the identified area of risk is less than 300mm. Furthermore, a review of the topography identifies a depression within the garden areas which corroborates the isolation of the Low Risk to the garden areas only. A review of Property thresholds from aerial and street-level photography also suggests that it is unlikely such flood depths would encroach within the building itself. Risk along Sample Road can be seen to the north of the Property, however, access to the Property from the south is largely unaffected.

2.4 Enhanced Information Search

The following additional information sources have been reviewed in order to establish a greater understanding of flood risk at the Property.

Data Type & Source

Summary of Review

Strategic Flood Risk Assessment (SFRA)
London Borough of Wandsworth

The Property is located within an area covered by the London Borough of Wandsworth SFRA, which was published in June 2016. Upon review of this document, there were no previously reportable flooding issues from any sources which related to the Property.

Future Flood Defence Schemes
Environment Agency TE2100

We have undertaken a search of our records to identify any proposed new or upgraded flood defences that are set to be implemented within the area concerning the Property. It can be confirmed that under the TE2100 scheme, defences relating to River and Sea risk which benefit the area in which the Property lies are due to be upgraded in 2035. This will ensure that the existing standard of protection is maintained into the future.

Flood History
Wandsworth Council

A review of local authority documentation (*Wandsworth Council Localised Flooding Incidents Ref: C775-9*) to ascertain any instances of flooding from local surface water drainage systems does not indicate any flooding events. This information corresponds with the records detailed within the Wandsworth SFRA and held by the Environment Agency as referenced in Section 2.1 (EA Historic Flood Map).

Flood Warning Area
Environment Agency

The Property is identified to be located within a Flood Warning Area [REF: 123456]. Since the inception of the flood warning service in January 2006, the flood warning area the Property lies within has received **5** Flood Alerts, **0** Flood Warnings, and **0** Severe Flood Warnings. This does not necessarily mean that the Property has experienced flooding during these incidences.

2.5 Planning Search

Based on online local authority planning data the following applications have been identified to contain pertinent information when seeking to better define flood risk at the Property. The planning applications listed below may be for the Property itself, or they may relate to developments in close proximity but of specific relevance. The below applications are analysed further in Section 2.5a.

Reference	Approval Date	Description of Application	Location
FUL0616-328	18/11/2016	Single storey rear ground flood extension at Sample Address, Street, Town, County, UK.	On Site
FUL0212-221	03/02/2013	Conversion of rear of commercial premises to single storey one bedroom flat at Sample Address, Street, Town, County, UK.	Off-Site (50m east)

2.5a Planning Search Review

The following individual planning documents, contained within the listed planning applications in Section 2.5, have been reviewed to provide further context in defining flood risk at the Property.

Document Name & Type	Summary
FUL0616-328 <i>Drainage Strategy, Ref: D899-4, Date 05/08/16.</i>	The subject Property was requested by the Local Planning Authority to provide a suitable drainage strategy in order to demonstrate that the development would not cause any additional flooding elsewhere. Upon review of this document, the local planning authority deemed the approach acceptable, and that no additional risk would be caused to other nearby properties.
FUL0212-221 <i>Flood Risk Assessment, Ref: 11416, Date 18/11/12.</i>	The nearby Property subject to the planning application was identified to be located within a high-risk surface water flooding area. The local planning authority requested further clarity to ensure that the change of use of the Property would not detrimentally cause risk to future residential occupants. The submitted document was able to identify that although flooding may occur externally to the Property, internal floor levels were sufficiently elevated to avoid any internal flooding.



3.0 Professional Opinion Analysis

3.1 Overall Flood Assessment

PASS

From the information reviewed within this report, we can conclude that residual surface water flood risk was identified within the rear of the Property boundary, as well as within close proximity along the access road. However, this appears to constitute a low risk of flooding, at depths of below 300mm, isolated to the rear garden. In addition, a review of the Property itself identifies it as being sufficiently raised at ground level to alleviate any residual risk of inundation into the Property. Flood resistance or resilience measures are not considered to be a requirement.

Furthermore, a comprehensive search of historic flood records did not uncover any evidence of previous flooding within, or in close proximity, to the Property. Local planning records did not flag any significant concerns relating to risk from any recent nearby redevelopment. A further detailed review of the local flood defences that benefit the Property also confirmed that a long-term strategy exists via the Environment Agency to protect the area within which the subject Property is located with regard to flood risk from Rivers and Seas.

This professional opinion concludes that the Further Action identified within the initial FCI Premium Residential search report (Ref: 123456) has been sufficiently investigated and the subject Property can now be considered to be at an acceptably low level of risk.

3.2 Insurability

The initial FCI Residential report (Report ID: **123456**) identified that based on the location of this Property, there should be minimal issues in obtaining preferable insurance coverage.

While this report has demonstrated that there is an acceptably low level of risk for the purchaser, it should be noted that the FCI Flood Appraisal has considered highly detailed property features or information which would not necessarily be considered by a General Insurer when a homeowner attempts to purchase buildings and contents insurance. Therefore, potential issues in obtaining flood insurance at an affordable rate (and with suitable terms) cannot be entirely discounted and remains a relevant consideration for the purchaser. As such, we recommended that the purchaser satisfies themselves of the availability of a suitable policy, prior to exchanging contracts and committing to a purchase.

This is made even more important by the fact that the terms of a mortgage offer, and the ability to draw down funds at completion, is likely to be contingent on the purchaser holding a suitable insurance policy.

In the event of difficulties in finding suitable insurance cover, the purchaser may wish to:

- widen their search to include as many general insurers and brokers as possible, to obtain a range of options;
- consider using a specialist flood broker/insurer. In this case you may be able to submit the FCI Flood Appraisal for consideration by insurers.
- seek to obtain feedback from the specialist flood broker/insurer in relation to the issue preventing insurance being offered. Our flood risk experts may be able to assist in resolving any specific points/questions raised by an insurer, **please get in touch for further guidance.**

It should be noted that residential Property in a flood risk area built before the 1st of January 2009 may be eligible for an insurer to insure through the government supported Flood Re scheme. Although not considered to be at a significant risk of flooding, according to information reviewed as part of this Flood Appraisal, the Property may be eligible for Flood Re based on its age should this ever be of benefit throughout the lifetime of the scheme. Further details on the Flood Re scheme are given in Section 6.2.



4.0 Recommendations

The following forward recommendations are provided in light of the conclusions of this FCI Flood Appraisal:

- As a prudent step, prior to exchanging contracts you should ensure that you are able to obtain preferred insurance cover for the Property through undertaking your own enquiries.
- Drainage which serves the Property within its boundary should be inspected and kept free flowing in order not to exacerbate any risk of floods in future, particularly in relation to those areas identified as being susceptible to low-risk surface water flooding in the rear garden.



5.0 Supplementary Guidance

This section provides further supplementary information regarding matters associated with redevelopment and the overall lifecycle of the Property which may offer helpful advice if they meet with the context of this transaction.

Please note that these assessments are supplementary to the main purpose of this report and are not considered within the overall 'Professional Opinion'. These sections are intended to serve only as guidance.

5.1 Redevelopment Risk

CONSIDERATIONS

As part of any redevelopment, consideration of any associated flood risk within the Property boundary or along critical access routes is required within the planning process. This is to ensure that a Property is suitable for use, and does not pose a risk to life, as stipulated within the National Planning Policy Framework (NPPF).

We understand that the Property is currently in residential use and it will remain in this use without redevelopment.

Based on the information reviewed, if you were to consider redevelopment of any kind at the Property in future, you should note that this may be subject to undertaking a full Flood Risk Assessment (FRA). This assessment would be required to be written in the context of the proposed redevelopment. This FCI Appraisal is not designed for submission to your Local Planning Authority to support future redevelopment, however **we can separately undertake a full Flood Risk Assessment on your behalf if this need arose.**

5.2 Operational Risk

CONSIDERATIONS

Should this Property come under your ownership, the following considerations are given to maximise its lifecycle and to minimise any residual future flood risk:

- Appropriate inspection and maintenance of all Property drainage networks should be undertaken periodically. This would include carrying out frequent visual checks for any signs of blockage (for example by fallen leaves), evidence of pooling, or obstruction by items (such as plant pots, building materials etc.). The frequency of these checks should be appropriately set in-line with the level of underlying risks that may exist. This would ensure the minimisation of any long-term issues or damage being caused simply due to drainage blockages, localised flooding or drainage surcharging (overflowing).



6.0 Notes & Guidance

6.1 Limitations

METHODOLOGY

This report is a desk study risk assessment created to satisfy due-diligence in relation to plausible flood risk at the subject Property, based on a review of information sourced from a range of public and private sector organisations, and where applicable supplemented by information provided by the Client. The context of this report is to provide a more informed position with regards to the flood risks which have been identified, and any consequential impacts this may have on acquisition and occupation of the subject Property. No site inspection/investigation has been undertaken. This report does not account for the suitability of site-specific drainage networks and cannot account for the impact of water bodies or drainage infrastructure becoming blocked or failing. Additionally, this report cannot account for instances of previous Property-specific flooding where no such instances of flooding are recorded within the data sources reviewed, particularly where flooding has either been of a small and highly localised scale, or where it has been caused by an 'escape of water' (i.e. burst pipes) or sewer flooding, either within the Property or within the locality.

Please note that this flood risk assessment is based upon a review of flood data sources created and supplied by private and public sector organisations. Whilst these models are highly detailed, they are predictions based upon specific input parameters and should not be regarded as definitive. Because the flood risk assessment is based on theoretical risk models, there is always the possibility that exceptional weather conditions and/or events outside of the considered parameters of the model (such as failure of flood defences) which can cause flooding that was not anticipated. FCI cannot accept any responsibility for the accuracy of these models. In addition, flood assessments are subject to change over time and so a variation in risk outcomes is possible. This is due to additional or changed information being available over time, refinement of flood models, or specific changes in the planned or built environment, all of which can impact the predicted outcomes of any flood model and/or consultant's Professional Opinion. Please note, flood prediction models are periodically reviewed to ensure they account for the most up-to-date climatic data and flood history, and are refined to improve modelling techniques. As such, in a minority of instances variations in assessment outcomes can occur where a period of time has elapsed.

The risk assessment in this report is provided by FCI, working in collaboration with Ashfield Solutions Group Limited. FCI are regulated by RICS.

6.2 Impact on Value and Insurability

METHODOLOGY

The RICS advises that flood risk does reduce the value of a property, compared with a similar property without such a risk. This depends on the particular circumstances of the property, any history of flooding, and the existence of flood defences. Valuation has a level of subjectivity however, and for some 'at risk' properties, the reduction in value may be offset by an increase due to the property's amenity value being close to a river, stream or coast for example.

The answers given on the availability of flood insurance reflects our understanding of the way in which insurers account for flood risk when assessing the eligibility of a property. The outcome should be considered as an indicator, and not an assurance or guarantee that insurance covering flood risk will or will not be available. Appropriate additional enquiries should be made as to the actual availability (or not) of insurance covering flood risk at a suitable time in the Property acquisition timetable. We advise such a suitable time to be prior to exchange of contracts, or prior to incurring any significant acquisition cost (with 'significant cost' to be defined by the purchaser). Every insurance application is unique, so other perils, risks or a previous claims history may mean that insurance is not available in any event. A thorough search of the insurance market is advised, particularly where flood risk is identified, rather than relying on a single provider for affordable and suitable terms.

Where residential properties fall into a flood-risk area, the flood re-insurance scheme (known as Flood Re which launched 1st April 2016) may be of benefit. Flood Re has been set up to help those households who live in a flood risk area find affordable home insurance. Flood Re should make no difference to purchasing home insurance, whether that's through a price comparison site, directly from an insurer or through a broker. There is no need to contact Flood Re directly. Flood Re is intended to give peace of mind that, even after a flood claim, flood insurance should still be available with affordable premiums and excesses. However, not every residential property is eligible to benefit from Flood Re. For further information about the scheme, including eligibility, see <http://www.floodre.co.uk/>

6.3 Flood Planning/Warning and Flood Resistance/Resilience

METHODOLOGY

Detailed advice on flooding and resistance and resilience measures, flood risk planning and costs, and flood warning and reporting systems is available from the following websites:

- **Government:** <https://www.gov.uk/prepare-for-a-flood/find-out-if-youre-at-risk>
- **Insurance Industry:** <https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding>
- **RICS:** www.rics.org/uk/knowledge/consumer-guides/guide-to-flooding

The Supplementary Guidance given in this report is based on a desk study risk assessment, and no site walkover or physical investigation has been carried out. This section is intended as general advice and guidance only.

Section 5.1 'Redevelopment Risk' provides general guidance on the potential for and likely extent of additional assessment works which may be required as detailed within the National Planning Policy Framework should the Property undergo a change of use or redevelopment. The below results will be displayed in the following scenarios:

- '**None Identified**' whether or not redevelopment is proposed, where FCI has evidence to suggest that negligible flood risk will be present within the Property boundary or within close proximity.
- '**Considerations**' whether or not redevelopment is proposed, where FCI is aware of plausible flood risk that exists within or near to the Property boundary, where a need for some level of supplementary investigation/assessment may be required as part of the process to obtain planning permission.
- '**Major Considerations**' where redevelopment is proposed, and FCI is aware of highly plausible flood risk in existence within or in close proximity to the Property boundary, where it is highly likely that further investigation/assessment would be required as part of the process to obtain planning permission.

Section 5.2 'Operational risk' flags specific risks which have been identified from a review of the data which in the opinion of the report author have the potential to lead to the detrimental performance of the Property in its present capacity. These risks would be associated with the potential depreciation in overall site value where the appropriate site risk management procedures are not undertaken. The guidance is based only on observations of the data and does not guarantee to identify all plausible risks or non-compliance issues associated with the Property life cycle. The below results will be displayed in the following scenarios:

- '**None Identified**' where, from a review of the data, no operational activities or management practices have been identified which present a plausible risk of causing adverse flood or environmental risk during the Property lifecycle/tenure of ownership.
- '**Considerations**' where, from a review of the data, operational activities or management practices have been identified which through their implementation would ensure the minimisation of future flood risk where possible, as well as the reduction in potential losses in overall Property value in future.

6.5 Standard

T&Cs, COMPLAINTS PROCESS & LICENSING

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6.6 Search Code

CONSUMER INFORMATION

IMPORTANT CONSUMER PROTECTION INFORMATION

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- Sets out minimum standards which firms compiling and selling search reports have to meet.
- Promotes the best practice and quality standards within the industry for the benefit of consumers and property professionals.
- Enables consumers and property professionals to have confidence in firms which subscribe to the code, their products and services.

By giving you this information, the search firm is confirming that they keep to the principles of the Code. This provides important protection for you.

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- At all times maintain adequate and appropriate insurance to protect consumers
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- Ensure that products and services comply with industry registration rules and standards and relevant laws
- Monitor their compliance with the Code

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Please note that all queries or complaints regarding your search should be directed to your search provider in the first instance, not to TPOs or to the PCCB.

TPOs Contact Details:

The Property Ombudsman scheme, Milford House, 43-55 Milford Street, Salisbury, Wiltshire SP1 2BP

Tel: 01722 333306, Fax: 01722 332296, Email: admin@tpos.co.uk, Web: <https://www.tpos.co.uk/>

You can get more information about the PCCB from www.propertycodes.org.uk

PLEASE ASK YOUR SEARCH PROVIDER IF YOU WOULD LIKE A COPY OF THE SEARCH CODE

6.7 Useful Contacts

Environment Agency

Tel: 08708 506 506
Visit: www.environment-agency.gov.uk
Email: enquiries@environment-agency.gov.uk

Local Authority

Sample Borough Council
Tel: 01273 555555
Visit: www.samplecouncil.com
Email: info@samplecouncil.com

Future Climate Info (FCI) Limited

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Address: 17 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4UA